

**IN THE SPECIFICATION:**

**Paragraph beginning at line 3 of page 1 has been amended as follows:**

The present invention relates to a system and method for issuing electronically realized imaginary coupons, or so-called e-coupons, and to a credit card settlement system in which a consumer can pay by credit card a discount price due to the e-coupon without being aware of the existence of the e-coupon.

**Paragraph beginning at line 2 of page 2 has been amended as follows:**

In light of these issues, the object of the present invention is to provide a system and a method for issuing an electronic coupon which omits the procedure of printing out the coupon, eliminates the bothersome aspect of having to take the printed coupon to the pertinent store, and can be used easily and conveniently. Another object of the present invention is to provide a credit card settlement system.